# KEEPING THE GOLDEN YEARS GOLDEN

Community Caregiver Resources

### l am a caregiver, now what?

Who makes medical and financial decisions?

What are the living arrangements?

What finances are available?

What are options for help?

What support do you have in place?

### Power of Attorney vs. Advance Directive

Power of Attorney

- Power of Attorney directs another individual who can make decisions for someone else
- Medical power of attorney only allows one to make medical decisions
- Financial power of attorney only allows one to make financial decisions

### Advance Directive

- An advance directive is used to indicate what type of life sustaining support an individual desires in specific situations
- It can also indicate an individual to make medical decisions in an emergency

### Living Arrangement Options

### Owning a home

Requires maintenance and likely mortgage/property taxes

### Senior Apartments for rent

• The waiting list is years long for the subsidized/affordable complexes

### Multi-generational living

May require home modifications or additional cost from family

### Assisted living facilities

• Cost ranges from \$3000-\$5000/month depending on the level of care

### Nursing Homes

• Cost is high and will likely require liquidation of all of the individuals assets for long-term care

# What funds are available to help pay for things?

### Is there Long-Term Care Insurance available?

• This may help pay for care in the home

Is the individual a Veteran or surviving spouse with lifelong benefits?

• They may cover personal care in the home and disposable supplies Should you liquidate funds (401K, IRA, Savings) to qualify for Medicaid?

• For some individuals this is beneficial and sometimes necessary Does Medicare cover personal care in the home?

• No, it only covers short term home health care ordered by a physician

### What is personal care vs. Home health?

Personal Assistance

- Personal assistance is not ordered by a physician
- It is not covered by insurance
- They only provide a nurse every 3-4 months to assess the client to ensure stability in the community.
- The primary assistance is provided by an unlicensed caregiver who assists with daily tasks.

Home Health care

- Home health care must be ordered by a physician
- Home health care is temporary care provided by an agency that is covered by primary insurance
- They provide a nurse 1-2 days per week for a specific purpose
- They may provide physical and occupational therapy if ordered

## Options for help

- Call your local Maryland Access Point
- Need medical equipment?
  - Check with your local loan closet or Maryland DME loan in Cheltenham
- Personal Care Options
  - $\circ~$  Hire an agency
  - Hire a friend/family member
  - Check with your local Office on Aging for a Respite Registry
- Need longer hours for care outside of the home?
  - Consider Adult Medical Daycare
  - Ask your if your Senior Center has any scheduled day programs
- Need home modifications?
  - Check with your local churches or your local Christmas in April program.
  - Temporary ramps may be available at Southern Maryland Center for Independent Living



# SUPPORT GROUPS

- The Office on Aging
- The local Health Department
- Local hospital outreach
- Alzheimer's Association
- Caregiver Action Network
- Churches
- Hospice

### **10 TIPS FOR FAMILY CAREGIVERS**

- 1. Choose to take charge of your life, and don't let your loved one's illness or disability always take center stage.
- 2. Remember to be good to yourself. Love, honor and value yourself. You're doing a very difficult job and you deserve some quality time, just for you.
- Watch out for signs and symptoms of depression, and don't delay in getting professional help when you need it.
- When people offer to help, accept the offer and suggest <u>specific</u> things that they can do.
- 5. Educate yourself about your loved one's condition. Information is empowering.
- 6. There's a difference between caring and doing. Be open to technologies and ideas that promote your loves one's independence.
- Trust your instincts. Most of the time they'll lead you in the right direction.
- 8. Grieve for your losses, then allow yourself to dream new dreams.
- 9. Stand up for your rights as a caregiver and a citizen.
- **10.** Seek support from other caregivers. There is great strength in knowing you are not alone! See other side.... ©





### National Family Caregiver Support Program

### **ABOUT THE PROGRAM**

Maryland's Family Caregiver Support Program is administered by the Maryland Department of Aging and is part of a national network of caregiver programs funded by the federal Administration for Community Living. The program helps family and informal caregivers care for their loved ones at home for as long as possible. Family caregivers are the major source of unpaid help for older and disabled adults living in communities across the state. These caregivers typically include spouses, adult children, relatives, and friends.

The program works in conjunction with a host of state and community-based services to create a coordinated array of supports for individuals who need them. Studies show that these services can reduce caregiver depression, anxiety, and stress and enable them to provider care longer, thereby avoiding or delaying the need for costly institutional care.

### **5 TYPES OF SERVICE:**

- Information to caregivers about available services
- Assistance to caregivers in gaining access to services
- Individual counseling, organization of support groups, and caregiver training
- Respite care
- Supplemental services (on a limited basis)

### FAMILY CAREGIVERS WHO ARE ELIGIBLE INCLUDE:

- Adult family members or other informal caregivers age 18 and older providing care to individuals 60 years of age and older
- Adult family members or other informal caregivers age 18 and older providing care to individuals of any age with Alzheimer's disease and related disorders
- Grandparents and other relatives (not parents) 55 years of age and older providing care to children under the age of 18
- Grandparents and other relatives (not parents) 55 years of age and older providing care to adults age 18-59 with disabilities.

### To learn more visit, www.aging.maryland.gov or www.marylandaccesspoint.info Call 410.767.1100 or 1.800.243.3425



Maryland Durable Medical Equipment **Re-Use** 

### **The Gift of Mobility Donate or Receive Durable Medical Equipment**

### **DURABLE MEDICAL EQUIPMENT EXAMPLES:**

Wheelchairs, Power Chairs, Rollators, Scooters, Walkers, Shower Chairs, Canes, Crutches, Hospital Beds, "Hoyer" Lifts, **Tub Transfer Benches, and Much More!** 

### **DONATIONS WILL BE:**

- Sanitized
- Repaired
- Provided to adults and children with mobility needs

### **Please contact us:**

aging.maryland.gov 240-230-8000 dme.mdoa@maryland.gov

### Help for people with disabilities

Social Services to Adults provides assistance to adults with functional disabilities seeking to remain or become self-sufficient; it seeks to prevent abuse, neglect or exploitation; it reduces unnecessary institutionalization, or secures appropriate institutional care when necessary.



### Who is eligible?

Services are available to adults with functional disabilities including mental or physical challenges where the individual does not have dependent children in their home.





### **Social Services to Adults**

### Cost

Services are provided without regard to income.

### What services are provided?

This program provides an assessment of needs and develops an individual plan of service. The service plan focuses on the adult's long and short-term goals and empowers the adult to make informed decisions about their future.

#### Services may include:

- Case management the facilitation and coordination of services at the community level
- Crisis Intervention up to 60 days of intensive emergent intervention
- Information and Referral identification of other community services and resources

### How to access services

For additional information contact your local department of social service at 1-800-332-6347 or visit our website at <u>http://dhs.maryland.</u> adults.



Office of Adult Services Mission Statement

To serve vulnerable adults who have functional limitations due to a disability or advanced age, and their informal family caregivers, through a home and community-based service delivery system.

This system protects vulnerable persons, promotes self-sufficiency and avoids or delays unnecessary institutional care or other out-ofhome placements.

### Local Department of Social Services Adult Services Programs

Allegany County	301-784-7050
Anne Arundel County	410-421-8400
Baltimore City	410-361-5000
Baltimore County	410-853-3000
Calvert County	443-550-6969
Caroline County	410-819-4500
Carroll County	410-386-3434
Cecil County	410-996-0100
Charles County	301-392-6400
Dorchester County	410-901-4100
Frederick County	301-600-2635
Garrett County	301-533-3000
Harford County	410-836-4717
Howard County	410-872-8823
Kent County	410-810-7600
Montgomery County	240-777-3000
Prince George's County	301-909-2228
Queen Anne County	410-758-8000
Somerset County	410-677-4200
St. Mary's County	240-895-7000
Talbot County	410-770-4848
Washington County	240-420-2155
Wicomico County	410-713-3900
Worcester County	410-677-6800



### DHS Office of Adult Services

### **Adult Services Programs**

- Adult Protective Services (APS) And Public Guardianship
- Social Services to Adults (SSTA)
- In-Home Aide Services (IHAS)
- Project Home
- Respite Care



#### ADULT PROTECTIVE SERVICES (APS)

The purpose of this program is to investigate, prevent, and/or remedy concerns of abuse, neglect, self-neglect, and exploitation of adults who are unable to protect their own interests and are at risk of immediate harm.

#### **Adult Protective Services offers:**

- Vulnerable adults protection from abuse, neglect and exploitation;
- The right to self-determination; including the right to refuse services.
- Linkage to the least restrictive available alternative in living situation and treatment;
- Assistance and guidance in having the provision of services, safety, and well being rest with the vulnerable adult, family, and the total professional community and service systems; not solely with the Local Department.

#### WHO IS A VULNERABLE ADULT?

Someone who lacks the physical or mental capacity to provide for their own daily needs.



#### SOCIAL SERVICES TO ADULTS (SSTA)

The Department of Huam Services core program of social work services is for adults 18 years old and older.

### The purpose of the program is to provide services to enable and assist adults to:

- Achieve or maintain self-sufficiency;
- Prevent or avoid abuse, neglect, or exploitation; prevent or reduce unnecessary or inappropriate institutionalization; and
- Secure necessary and appropriate institutional care services.

SSTA Program offers Case Management services that can assist with linkage to community resources, development of a service plan to reach agreed upon goals, monitoring of goal progress and face to face contact on a regular basis.

The program seeks to build, sustain and augment, rather than to replace the adult's family and community support systems.

IF YOU SUSPECT A VULNERABLE ADULT IS BEING ABUSED, NEGLECTED, OR EXPLOITED CONTACT THE APPROPRIATE LOCAL DEPARTMENT LISTED ON BACK OF THIS PAMPHLET

IF YOU ARE INTERESTED IN BECOMING A PROVIDER FOR PROJECT HOME CONTACT (410) 767-7422

### IN HOME AIDE SERVICES (IHAS)

The purpose of the IHAS Program is to complement other social services programs by providing personal care and chore services to individuals with functional disabilities in the community to enable them to live independently in the least restrictive setting possible.

#### Services offered include assistance with:

- bathing/hygiene, dressing
- light chores
- laundry
- light meal planning and preparation
- transferring

### **PROJECT HOME**

The Project Home Program provides supportive, family centered housing to meet a range of needs presented by adults living with a disability.

#### The purpose of the program is to:

- Link adults living with a disability with families who want to help support their success while sharing their homes
- Provide case management services to residents in the program.

